



Nashville bombing unlikely to be certified under TRIA

Counter-terror policing urges public vigilance

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Brisbane attack underscores diffusion of Islamist extremist targetting

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Monthly Threat Update

December 2020

Threat overview

Critical:
an attack is highly likely in the near future

Severe:
an attack is highly likely

Substantial:
an attack is likely

Moderate:
an attack is possible but not likely

Low:
an attack is highly unlikely

Threat from terrorism to the UK:



Threat from Northern Ireland related terrorism to Northern Ireland:



Threat Overview

Despite warnings by police and government officials, there were no terrorist attacks in the UK or Europe in December. The festive period usually provides a wealth of targets for would-be terrorists, due to increased footfall in commercial areas and an increase in public events. However, the coronavirus pandemic has seen restrictions imposed on public gathering across the continent, limiting the number of traditional targets, while creating other vulnerable crowded places such as medical facilities and other essential services.

Further afield, a large vehicle-borne improvised explosive device (VBIED) detonated in downtown Nashville, caused significant damage and widespread disruption to telecoms services. It has yet to be designated a terrorist attack, but several government officials have said the incident meets the definition of domestic terrorism. The incident was the first successful car bombing in an Advanced Market for some time and demonstrates that such attacks remain possible.



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Nashville bombing unlikely to be certified under TRIA but highlights enduring VBIED threat

On 25 December, a VBIED detonated in downtown Nashville, outside an AT&T communications hub. The blast injured eight people, damaged dozens of buildings and resulted in telecoms services outages across five states for several days.

The bomber, Anthony Warner, died in the explosion. His motives are presently unclear, although public speculation has focused on his interest in [conspiracy theories](#). It does appear that Warner attempted to avoid casualties by broadcasting warnings from the vehicle, leading to the evacuation of nearby residents. Federal investigators have yet to label the attack an act of terrorism.

Nonetheless, the incident is likely to have caught the attention of agencies globally. Successful

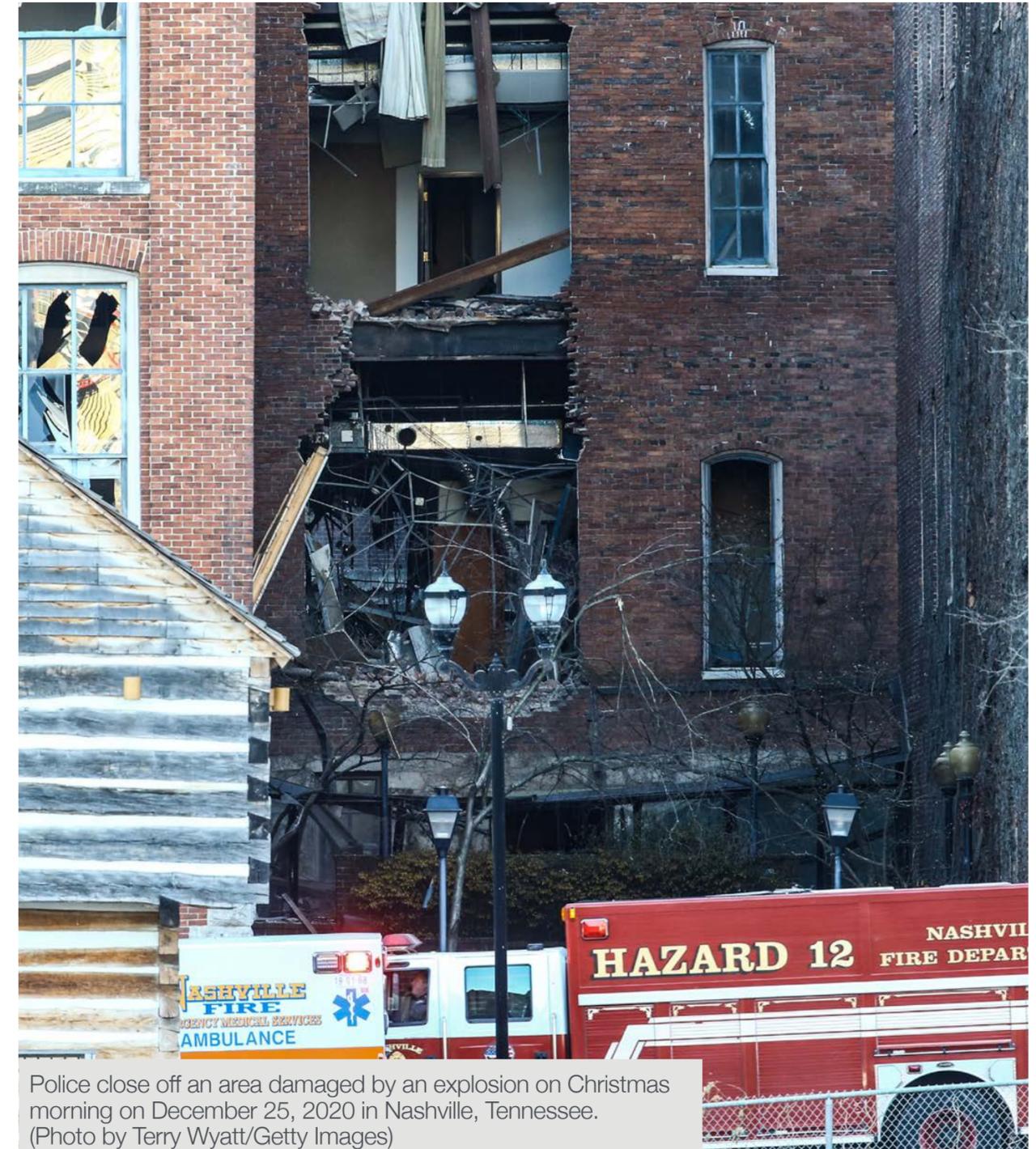
terrorist attacks involving VBIEDs are rare in the West. The difficulty of constructing and deploying viable devices without being detected means that most such plots end in failure. Warner's ability to successfully construct a VBIED, apparently unaided, is notable.

The composition of his device is unknown, but media reports indicate he acquired commercially available precursor chemicals. The instability of large quantities of common homemade explosives like Triacetone Triperoxide mean they are challenging to use in larger vehicle-borne IEDs. While Warner may have used a less volatile compound, his ability to manufacture such a large device demonstrates that it remains possible for terrorists to conduct VBIED attacks in Advanced Markets.

If investigators determine that the bombing constituted an act of terror, the main effect of this would be to trigger terrorism exclusions in property policies.

This would mean any business who had not purchased terrorism cover could not recover their losses.

Furthermore, insurers would probably not be reimbursed from the backstop given that losses are unlikely to exceed the \$200m programme trigger. While significant, the material damage sustained during the bombing will probably not exceed this threshold. AT&T's losses could be larger due the business interruption caused by the disruption to its services.



Police close off an area damaged by an explosion on Christmas morning on December 25, 2020 in Nashville, Tennessee. (Photo by Terry Wyatt/Getty Images)

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Counter-terror policing urges public vigilance, warns of threat to vaccination centres

In early December, Neil Basu, the Metropolitan Police's Assistant Commissioner for Specialist Operations, warned that the number of live counter-terrorism investigations had reached a historic high of over 800 cases. He also advised the public to remain vigilant over the Christmas period despite ongoing restrictions related to the COVID-19 pandemic. A fortnight later, Basu announced counter-terrorism protections for coronavirus vaccination centres, warning that the "nature of crowded places had changed."

While the festive period has corresponded with heightened activity by Islamist extremists in previous years, there were no reported attacks in Western Europe over Christmas. The pandemic means that sites such as Christmas markets and shopping and hospitality districts presented a less attractive target for mass casualty attacks. As Basu acknowledged, 'crowded places', which are at particularly at risk, now encompass medical facilities and other essential services (like supermarkets). Those responsible for security at these sites should be cognizant of the shift in the threat and plan accordingly.



People queue at an NHS Covid-19 vaccination centre for the Pfizer-BioNTech Covid-19 vaccine in London on December 30, 2020. (Photo by JUSTIN TALLIS/AFP via Getty Images)

Trial of Reading attacker shows increasing speed of radicalisation

Khairi Saadallah, who killed the three people in a bladed weapons attack in Reading in June 2020 had only a 'fleeting interest' in Islamist extremism according to his defence lawyer. The court heard that Saadallah's should receive a more lenient sentence given the unplanned nature of the attack, and his purportedly 'fleeting' interest in Islamist extremism.

While the trial is ongoing, the evidence presented points towards the increasing speed with which individuals are radicalised or incited to committing acts of violence by extremist media. Those suffering from mental health problems (like Saadallah), may be particularly susceptible. Shorter periods between individuals being radicalised and carrying out acts of terrorism makes it more difficult for security services to identify and apprehend them prior to an attack.

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Brisbane attack underscores diffusion of Islamist extremist targeting

On 16 December, a man killed an elderly couple in their home in Brisbane, Australia, before attacking police the following day, whereupon he was shot and killed by officers. Queensland Police declared the incident a terrorist attack. The assailant was on bail at the time for attempting to travel abroad to join a terrorist organisation.

The targeting of domestic residences by Islamist extremist terrorists is unusual but not unprecedented. In 2017, a Bangladeshi Daesh supporter opportunistically attacked her landlord in Melbourne. While terrorist organisations have called for attacks on public officials at their home (as seen with the 2017 Magnanville stabbing), private residences are not generally presented as desirable targets in extremist media, given the limited potential for mass casualties. The incident does however underscore the increasing prevalence of random and opportunistic violence by lone Islamist extremist actors.



Deputy Commissioner Tracy Linford (left) and Australian Federal Police Deputy Commissioner Investigations Ian McCartney address the media during a press conference in Brisbane, Friday, December 18, 2020. (Photograph: Danny Casey/AAP)

Interesting reads:

Why the Nashville bombing won't be certified under TRIA
<https://jason-schupp.medium.com/three-reasons-the-nashville-bombing-will-not-be-certified-under-tria-2607bfa8e54b>

Police urge public to help tackle radicalisation
<https://www.dailymail.co.uk/wires/pa/article-9055443/Police-urge-public-help-tackle-radicalisation-terror-conviction.html>

MoD issue update on threat posed by Daesh
<https://www.gov.uk/government/publications/regional-threat-outlook-report-daesh-iraq-and-syria/regional-threat-outlook-daesh-iraq-and-syria-december-2020-accessible-version>

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Risk Awareness



Risk Modelling



Risk Management

Understanding risk, enabling resilience

Whilst the human cost of terrorism is devastating, the financial impact an incident can have on communities, businesses and economies is generally greater than most realise.

At Pool Re we understand that terrorism is a significant multi-faceted peril that can expose businesses in a complex way. Like many other catastrophic perils, terrorism is a challenge which requires a collaborative approach.

We have been the UK's leading terrorism reinsurer for over a quarter of a century. During this time we

have developed a specialist team of experts who can work with you to help you and your Policyholders understand and manage the terrorism threat.

We believe all organisations and businesses can benefit from a better understanding of the terrorism risk solutions available.

To find out more about Pool Re SOLUTIONS and how your organisation can take advantage of this service please contact us at: **solutions@poolre.co.uk**

Government advice

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